

I claim:

1. A method for managing purchasing incentives offered to consumers through their memberships in loyalty programs of offering companies and organizations, the method comprising:

5 receiving information on membership in loyalty programs of offering companies and organizations from a plurality of consumers;

receiving a query from at least one consumer for available purchasing incentives for a product or service;

processing the query; and

10 transmitting information relating to the availability of purchasing incentives in response to the query of the consumer.

2. The method of claim 1, further comprising:

receiving information on membership in loyalty programs from a plurality of offering companies and organizations.

15 3. The method of claim 1, further comprising:

storing received information on membership in loyalty programs of offering companies and organizations from a plurality of consumers in a searchable database.

4. The method of clam 2, further comprising:

20 storing received information on membership in loyalty programs from offering companies and organizations in a searchable database.

5. The method of claim 1, wherein processing the query comprises transmitting the query to a plurality of offering companies and organizations and receiving information relating to the availability of purchasing incentives in response to the query.

6. The method of claim 1, wherein processing the query comprises retrieving relevant
5 data.

7. The method of claim 1, further comprising:
storing the query in a searchable database.

8. The method of claim 1, further comprising:
storing information relating to the availability of purchasing incentives in response to
10 the query to the consumer in a searchable database.

9. The method of claim 1, further comprising:
receiving marketing information from the consumer.

10. The method of claim 9, further comprising:
storing received marketing information in a searchable database.

11. The method of claim 9, further comprising:
transmitting at least some of the received marketing information to at least some of
the offering companies and organizations.

12. The method of claim 9, wherein at least some of the received marketing information is transmitted anonymously to at least some of the offering companies and organizations.

13. The method of claim 1, wherein the consumer is offered with promotion
20 compensation if no purchasing incentives are available in response to the query.

14. The method of claim 1, wherein a fee is received from the offering companies and organizations.

15. The method of claim 1, further comprising providing the querying consumer information relating to the purchase of the product or service that is the subject of the query.

5 16. A system for processing purchasing incentive queries for purchasing incentives available to consumers through their membership in loyalty programs, the system comprising:

at least one interface unit capable of receiving information from a consumer relating to the consumer's membership in at least one offering company's or
10 organization's loyalty program, a query from the consumer requesting available purchasing incentives for a product or service, and consumer marketing data; and

at least one data processor operatively connected to the at least one interface unit which is capable of processing the query;

wherein the at least one interface unit is capable of communicating to the consumer
15 the availability of any purchasing incentives that are offered through at least one of the consumer's membership in at least one loyalty program.

17. The system of claim 16, further comprising:

at least one interactive database operatively connected to the at least one interface unit which is capable of storing at least some information received from the consumer and
20 being searched to retrieve at least some information received from the consumer.

18. The system of claim 16, wherein the at least one interface unit is capable of transmitting the query to at least one offering company or organization in whose loyalty

program the consumer is a member and receiving a response from at least one of the offering companies or organizations relating to the availability of any purchasing incentives in response to the consumer query.

19. The system of claim 16, wherein the at least one interface unit is capable of receiving
5 information from a plurality of offering companies and organizations relating to membership in their loyalty programs and purchasing incentives available to members of their loyalty programs; and wherein the at least one interactive database is capable of storing at least some information received from the plurality of offering companies and organizations and being searched to retrieve at least some information received from the plurality of offering
10 companies and organizations.

20. The system of claim 19, wherein processing the query further comprises determining whether one or more purchasing incentives are available for the purchase of a product or service in response to the consumer query in response to at least some of the received
15 information from the plurality of offering companies and organizations relating to membership in their loyalty programs and at least some of the information relating to purchasing incentives available to members of their loyalty programs.

21. The system of claim 16, wherein at least one data processor is configured to compensate the consumer with an offer of promotion compensation upon the satisfaction of
20 at least one condition.

22. A method for determining if purchasing incentives are available to a consumer through the consumer's membership in at least one loyalty program of at least one offering company or organization, the method comprising:

receiving a purchasing incentive query from a consumer;

5 processing the purchasing incentive query to determine if at least one purchasing incentive is available through the consumer's membership in at least one loyalty program of at least one offering company or organization in response to the query; and

communicating information relating to the availability of a purchasing incentive in response to the query.

10 23. A method for determining if purchasing incentives are available to a consumer through the consumer's membership in at least one loyalty program of at least one offering company or organization, the method comprising:

receiving information from at least one consumer relating to at least one membership in at least one loyalty program of an offering company or organization;

15 receiving information from at least one offering company or organization relating to at least one loyalty program offered to certain consumers;

receiving a purchasing incentive query from a consumer;

authenticating that the consumer is a member in at least one loyalty program; and

communicating information relating to the availability of all purchasing incentives

20 for at least one loyalty programs in which the consumer is authenticated.